

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 - 20 (Canceled)

21. (Currently Amended) A method of paying for calls and services in a telecommunications network ~~that comprises~~ utilizing an Intelligent Network (IN) a charging controller, the charging controller including and a user account voucher database having voucher records ~~user accounts that are used by the charging controller to apply prepaid charges and various user services charges;~~ the method comprising the steps of the user:

recording a value of a purchased voucher in the voucher database, wherein actual credit on the purchased voucher is predefined in the voucher database;

a user using only a voucher identifier and a voucher secret code for accessing the voucher related credit in a voucher record in the voucher database;

the user, during a call, accessing an IN loading service through a user interface operationally connected to the IN, for

decreasing the value of the voucher record by a requested amount and

adding the requested amount to an account associated with the user; and

applying charges for the calls and services to the user account,

purchasing a voucher or cash instrument associated with an amount in a voucher record in a voucher database, the voucher or cash instrument having an identifier and a secret code;

utilizing the identifier and the secret code to access the voucher record in the voucher database; and

transferring a specified amount from the voucher record in the voucher database to a user account in the user account database, wherein the charging controller is adapted for applying user charges to the user account in the user account database.

22. (Currently Amended) The method of claim 21, wherein prepaid calls and services are charged to the user account, the user account defining the balance in the account in terms of pulses, the identifier and the secret code is independent of any association with the user.

23. (Currently Amended) The method of claim 21, wherein the user accesses the voucher record according to the user's A-number,
~~the voucher record in the voucher database comprises a first field for an identifier of the voucher or cash instrument, a second field for the secret code, a third field for the amount of the voucher or cash instrument and a fourth field for blocking the voucher or cash instrument.~~

24. (Currently Amended) The method of claim 21 [[23]], further comprising the step of
utilizing ~~[[a]]~~ the loading service for transferring all or part of the amount ~~in~~ [[of]]
~~the voucher or cash instrument from the third field of the voucher record in the voucher database to a monetary field in a user record in~~ to the user account, database wherein the user record comprises a plurality of fields including a user identifier field and the monetary field.

25. (Currently Amended) The method of claim 24, wherein the amount of the voucher in ~~or cash instrument in the third field of the voucher record in the voucher database~~ is used only for transferring money from a monetary field in the voucher record to:

the monetary field in the user record in the user account database, or
the monetary field in a prepaid calling card user record in the user account database, ~~or~~
~~the monetary field in a record associated with any user that provides the voucher identifier and the voucher secret code.~~

26. (Currently Amended) The method of claim 23, further comprising the step of utilizing the voucher blocking field to block transferring a specified amount from the voucher record ~~in the voucher database~~ to the user account.

27. (Currently Amended) The method of claim 21, wherein the user account ~~database~~ records and the voucher database records are in a common combined into one database.

28 - 35. (Canceled)

36. (Currently Amended) A node in a telecommunication network that is coupled with an Intelligent Network (IN), the node comprising:

a voucher database for recording a value of a purchased voucher or similar in a voucher record wherein actual credit on the purchased voucher is predefined in the voucher database;

means for using received identifying information associated with the purchased voucher or similar for allowing access to the voucher record;

accessing means connected to the IN through a user interface for accessing an IN loading service for

decreasing a requested amount from the voucher record and

adding the requested amount to a user account; and

a charging means for applying charges to the user account for calls and services.

~~a charging controller for applying prepaid charges and various user service charges to user accounts in a user account database;~~

~~a voucher database for receiving and storing an amount of a voucher or cash instrument, an identifier and a secret code being associated with the voucher or cash instrument;~~

~~means for accessing a voucher record in the voucher database; and~~

~~a loading service for transferring a specified amount from the voucher record in the voucher database to a user account in the user database.~~

37. (Currently Amended) The node of claim 36, wherein a Service Control Point in the IN monitors calls and applies charges to the user account for covered calls or services. ~~the identifier and the secret code are independent of any association with the user.~~

38. (Currently Amended) The node of claim 36, wherein user account identifying means used with the voucher database and the voucher records is the user's A-number..

~~wherein the record in the voucher database comprises a first field for the identifier of the voucher or cash instrument, a second field for the secret code, a third field for the amount of the voucher or cash instrument and a fourth field for blocking the voucher or cash instrument.~~

39. (Currently Amended) The node of claim 36 ~~[[38]]~~, further comprising means in the loading service for transferring all or part of the amount in the voucher record to the user account.

~~of the voucher or cash instrument in the third field of the voucher record in the voucher database to a monetary field in a user record in the user account database; wherein the user record comprises a plurality of fields including a user identifier field, the monetary field and a personal identification number (PIN) field.~~

40. (Currently Amended) The node of claim 39, wherein the ~~amount of the voucher or cash instrument in the third field of the voucher record in the voucher database is used only for transferring money to;~~ means in the loading service for transferring further comprises means for transferring money from a monetary field in the voucher record to

the monetary field in the user record in the user account database, or
the monetary field in a prepaid calling card user record in the user account database, ~~or~~

~~the monetary field in a record associated with any user that provides the voucher number and the voucher secret code;~~

~~;- and~~

~~when the third field of the voucher record in the voucher database is empty, the voucher record is marked as used.~~

41. (Previously Presented) The node of claim 36, wherein the user account database and the voucher database are combined into one database.

42. (New) In a telecommunications network comprising an intelligent network, a method of paying calls and services, wherein the intelligent network comprises user accounts for individual users of the telecommunications network and the user accounts enable prepaid calls and access to services for the users, the method comprising:

the user purchasing a voucher, or similar, wherein the voucher or similar is associated with a record in a database coupled with the intelligent network and the value of the voucher represents a balance in the record;

loading a user requested amount of balance during an ongoing call into a user account from the record in the database, the loading accomplished by means of a user interface and a loading service of the intelligent network, the loading comprising the steps of:

decreasing the balance in the record in the database by the requested amount;

adding the requested amount to the user account; and

applying charges for the calls and services to the user account.

43. (New) The method of claim 42, wherein the balance of the user accounts is defined in pulses, with an amount of pulses corresponding to the requested amount of balance loaded into the user account from the record in the database.

44. (New) The method of claim 42, wherein the loading request is accomplished by a mobile station.

45. (New) The method of claim 42, wherein the user is prompted to load more balance by announcements to the user via the user interface.

46. (New) The method of claim 42, further comprising the steps of:
identifying the user request according to the user's A-number;
receiving an identifier and a secret code associated with the voucher;
sending the amount to be loaded to the loading service; and
sending an announcement to the user interface that the request has been accomplished and notification of the new balance in the user account.

47. (New) The method of claim 46, wherein the announcement to the user is sent as a text message or as a voice message.

48. (New) The method of claim 42, further comprising the steps of:
setting a time limit for expiration of the validity of the balance of the voucher; and
deleting expired vouchers from the record in the database.